



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
October 31, 2018

2017 Trust Estate				
Portfolio Principal Balance	\$	296,501,248	Average Borrower Indebtedness	\$ 11,563
Number of Borrowers	25,643		Wtd Avg Remaining Term (months)	134.47
Number of Loans	69,327		Wtd Avg Statutory Interest Rate	6.12%
Consolidation Rebate Fees	\$	55,950	Wtd Avg Borrower Interest Rate	5.89%
Claims Paid	\$	592,358		
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	332	1,195	\$ 7,088,880	2.39%
Qualified	4,834	9,728	\$ 48,993,917	16.52%
Disqualified/Not Eligible	22,047	58,404	\$ 240,418,451	81.09%
Automatic Payment Benefit				
Participating	3,904	9,689	46,965,148	15.84%
Nonparticipating	22,648	59,638	249,536,100	84.16%
School Type				
2 Year Schools	3,770	9,415	28,878,541	9.74%
4 Year Schools	15,116	40,782	142,034,390	47.90%
Proprietary Schools	2,956	6,904	25,266,716	8.52%
Graduate Schools	3,307	10,370	70,964,825	23.94%
Other	992	1,856	29,356,776	9.90%
Loan Type				
Stafford - Subsidized	19,969	35,911	97,577,329	32.91%
Stafford - Unsubsidized	16,762	28,396	125,822,548	42.44%
PLUS	701	870	9,821,494	3.31%
Consolidation - Subsidized	2,058	2,093	26,075,892	8.79%
Consolidation - Unsubsidized	2,019	2,057	37,203,985	12.55%
Status				
In-School	102	267	1,131,988	0.38%
Grace	54	112	427,654	0.15%
Repayment	21,219	56,939	235,803,944	79.53%
Forbearance	1,761	5,378	31,588,338	10.65%
Deferment	2,399	6,374	26,280,900	8.86%
Claims Processing	119	257	1,268,424	0.43%
Special Allowance Index				
30 Day LIBOR	25,450	68,562	293,088,041	98.85%
T-Bill	305	765	3,413,207	1.15%
Interest Rate				
Consolidation - Fixed Rate	2,286	4,134	63,129,103	21.29%
Consolidation - Variable Rate	9	16	150,774	0.05%
Stafford & PLUS - Fixed Rate	22,087	52,180	198,613,616	66.99%
Stafford & PLUS - Variable Rate	4,826	12,997	34,607,755	11.67%

* The number of borrowers in total is overstated due to borrowers having loans in multiple categories.